ARTICLE 13-02

BANKING AND SAVINGS AND LOAN ASSOCIATIONS

Chapter	
13-02-01	Maximum Rates of Interest Payable by State Banking Associations on Time and Savings Deposits
13-02-02	Bank Reserves
13-02-03	Limitation on Bank Borrowings on a Day-to-Day Basis [Repealed]
13-02-04	Mailing of Monthly Statements of Banks
13-02-05	Procedure for Establishing a Facility
13-02-06	Establishment of Customer Electronic Funds Transfer Centers
13-02-07	Branch Offices - State-Chartered Savings and Loan Associations
13-02-08	Loans to Executive Officers and Closely Held Interests [Repealed]
13-02-09	Loan Limitation to One Borrower or Concern
13-02-10	Authorizations
13-02-11	Minimum Guidelines for Report of Examining Committee
13-02-12	Interstate Banking
13-02-13	Mergers
13-02-14	Life Insurance
13-02-15	Loan Production Offices
13-02-16	Trust Powers
13-02-17	Sale or Purchase of Associations, Banking Institutions, or Holding Companies
13-02-18	Discontinuance of a Facility
13-02-19	Trust Companies
13-02-20	Loans Secured Primarily by Real Estate
13-02-21	Disclosure of Customer Information by Financial Institutions

CHAPTER 13-02-01 MAXIMUM RATES OF INTEREST PAYABLE BY STATE BANKING ASSOCIATIONS ON TIME AND SAVINGS DEPOSITS

Section	
13-02-01-01	Time Deposits of One Hundred Thousand Dollars or More [Repealed]
13-02-01-02	Fixed Ceiling Time Deposits of Less Than One Hundred Thousand Dollars [Repealed]
13-02-01-03	Savings Deposits [Repealed]
13-02-01-04	Governmental Unit Time Deposits of Less Than One Hundred Thousand Dollars [Repealed]
13-02-01-05	Individual Retirement Account and Keogh (H.R. 10) Plan Deposits of Less Than One Hundred Thousand Dollars [Repealed]
13-02-01-06	Twenty-Six-Week Money Market Time Deposits of Less Than One Hundred Thousand Dollars [Repealed]
13-02-01-07	Time Deposits of Less Than One Hundred Thousand Dollars With Maturities of Two and One-Half Years or More [Repealed]

Interest Adjustments [Repealed]
Temporary Authorization [Repealed]
Deposits Subject to Negotiable Orders of Withdrawal [Repealed]
Fourteen- to Ninety-Day Time Deposit of Less Than One Hundred Thousand Dollars [Repealed]
Tax-Exempt Savings Certificates [Repealed] Authorization

- **13-02-01-01. Time deposits of one hundred thousand dollars or more.** Repealed effective September 1, 1982.
- 13-02-01-02. Fixed ceiling time deposits of less than one hundred thousand dollars. Repealed effective September 1, 1982.
 - **13-02-01-03. Savings deposits.** Repealed effective September 1, 1982.
- 13-02-01-04. Governmental unit time deposits of less than one hundred thousand dollars. Repealed effective September 1, 1982.
- 13-02-01-05. Individual retirement account and Keogh (H.R. 10) plan deposits of less than one hundred thousand dollars. Repealed effective September 1, 1982.
- 13-02-01-06. Twenty-six-week money market time deposits of less than one hundred thousand dollars. Repealed effective September 1, 1982.
- 13-02-01-07. Time deposits of less than one hundred thousand dollars with maturities of two and one-half years or more. Repealed effective September 1, 1982.
- **13-02-01-08. Interest adjustments.** Repealed effective September 1, 1982.
- **13-02-01-09. Temporary authorization.** Repealed effective September 1, 1982.
- **13-02-01-10.** Deposits subject to negotiable orders of withdrawal. Repealed effective September 1, 1982.
- 13-02-01-11. Fourteen- to ninety-day time deposit of less than one hundred thousand dollars. Repealed effective September 1, 1982.
- **13-02-01-12. Tax-exempt savings certificates.** Repealed effective September 1, 1982.
- **13-02-01-13. Authorization**. The state banking board authorizes state banks to pay interest on deposits in accordance with all interest rate authorizations adopted by the board of governors of the federal reserve system pursuant to the

provisions of section 19 of the Federal Reserve Act, 12 CFR Part 217 (also known as regulation Q) and all interest rate adjustments authorized by the depository institutions deregulation committee pursuant to the provisions of the Depository Institutions Deregulation and Monetary Control Act of 1980, and published in the federal register.

The authority for state banks to pay such interest on deposits shall be the date the adjustments are effective unless the state banking board shall otherwise direct within ninety days of the state banking board receiving notification of proposed adjustments.

History: Effective September 1, 1982. **General Authority:** NDCC 6-01-04

Law Implemented: NDCC 6-03-02, 6-03-63